

INDEXING INSTRUCTIONS: Lot 34, Section B, Windsor Creek Subdivision, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi

SUBSTITUTION OF TRUSTEE

WHEREAS, on January 9, 2008, Joshua S. Cook and Kristin N. Drosdick, executed a Deed of Trust to Sam McClatchy, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc acting solely as nominee for Pulaski Mortgage Company, its successors and assigns which Deed of Trust is on file and of record in the office of the Chancery Clerk of De Soto County, Mississippi, in Deed of Trust Record Book 2843, Page 175 thereof; describing the following property:

Lot 34, Section B, Windsor Creek Subdivision, situated in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 42, Page 45, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned is the present holder and beneficiary of the deed of trust; and

WHEREAS, under the terms of said Deed of Trust the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the the said Secretary of Housing and Urban Development, Washington, D.C., his successors and assignsThe statement in the Substitute Trustee's Deed that the undersigned has requested the transfer of its bid to Grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute NATIONWIDE TRUSTEE SERVICES, INC., as Trustee in said Deed of Trust, the said NATIONWIDE TRUSTEE SERVICES, INC., to have all the rights, powers and privileges of the Trustee named in said Deed of Trust.

Monis
Schreier

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this
the 6th day of May, 2009.

CHASE HOME FINANCE LLC

By: [Signature]

Its ATTORNEY IN FACT

STATE OF GEORGIA

COUNTY OF FULTON

**POWER OF ATTORNEY
ATTACHED AS EXHIBIT A**

I, Sheretha M. Edwards, a Notary Public in and for said State and County hereby certify that January Taylor who is Vice President, respectively of Johnson & Freedman, LLC f/k/a Morris, Schneider, Prior, Johnson & Freedman, LLC, who is Attorney in Fact for CHASE HOME FINANCE LLC, a limited liability company signed the foregoing conveyance with full authority, executed the same voluntarily for and as the act of said limited liability company, acting in its capacity as attorney in fact on this day.

Given under my hand this 6th day of May, 2009.

Sheretha M. Edwards
NOTARY PUBLIC

My Commission Expires:

Notary Public, Fulton County, Georgia
My Commission Expires Jan. 22, 2013

Prepared by and Return To:

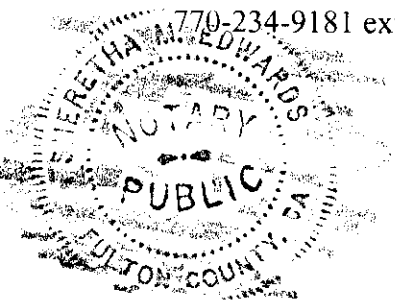
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NATIONWIDE TRUSTEE SERVICES, INC.

1587 Northeast Expressway

Atlanta, Ga 30329

770-234-9181 ext 1156



LIMITED POWER OF ATTORNEY
(Multiple Principals)

STATE OF OH)
COUNTY OF Franklin) SS:

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1174805

The undersigned (each a "Principal" and collectively referred to as "Chase"), each with an office at 3415 Vinion Drive, Columbus OH 43219, acting by and through their duly authorized officer, do each hereby make, constitute, and appoint MORRIS, SCHNEIDER, PRIOR, JOHNSON & FRIEDMAN, LLC ("Attorney in Fact"), as its true and lawful attorney-in-fact in its name, place, and stead to do and perform acts as enumerated below relating to the management and disposition of the foreclosure of loans (as hereinafter defined) located in DeKalb County, Georgia.

This Limited Power of Attorney arises out of a certain Attorney/Trustee Agreement as amended from time to time, pursuant to any Schedule or other amendment (the "Agreement"), by and between Chase, any individual Principal, or any affiliate thereof, and Attorney in Fact, whereby Attorney in Fact has agreed to prosecute foreclosure of loans referred to it by any Principal. Chase does hereby grant to Attorney in Fact the power and authority to do and perform, in its place and stead, any and all lawful acts, matters and actions it deems necessary, proper or convenient in connection with the prosecution and disposition of the foreclosure of loans pursuant to the Agreement, including but not limited to:

The execution, acknowledgment, recording and delivery of beneficiary's Non Military Affidavit, Notice of default, Notice of sale, Appointment of Successor Trustee or Substitution of Trustee and Verifications of Debt wherein the above-named principal is the original or substituted beneficiary or servicing agent for the beneficiary, and Deeds to the Secretary of Veterans Affairs, Secretary of Housing and Urban Development, Deeds to the Federal National Mortgage Association, and Deeds to the Federal Home Loan Mortgage Corporation, to convey properties in which the mortgage foreclosed secured a loan guaranteed or insured by the Department of Veterans Affairs or Department of Housing and Urban Development, and Deeds and assignment of beneficial interest to the investor on mortgage loans in which the principal is the beneficiary of record of the Mortgage.

Notwithstanding anything contained herein to the contrary, the rights and powers granted by this Limited Power of Attorney expressly do not include the following: granting or releasing real or personal property liens or encumbrances; entering into granting any loan, mortgage or other indebtedness; entering into any guaranty, surety obligation, bond, indemnity or other similar undertaking for any party; settlement or compromise of any claim, action or cause-in-action either in favor of or against Chase or any affiliate thereof; or entering into, modifying or terminating any lease or occupancy agreement.

The authority of Attorney in Fact to exercise the rights and powers herein granted shall commence and be in full force and effect on the date this Limited Power of Attorney is signed by the undersigned, and such rights and powers herein shall be in full force and effect until revoked by the undersigned, and all persons dealing with its said Attorney in Fact shall be entitled to rely on such authority unless such person has actual knowledge of the revocation of this Limited Power of Attorney by Chase (or its successor in interest), or until a written revocation is filed in the real property records of the county or town where this Limited Power of Attorney has been previously filed, as required by applicable law. Notwithstanding the foregoing, this Limited Power of Attorney shall expire, if not sooner terminated, on the third (3rd) anniversary of the execution date hereof.

EXHIBIT A

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The undersigned hereby certifies that he/she is the duly authorized officer of each Principal signed this Limited Power of Attorney, and is executing this Limited Power of Attorney pursuant to proper authority of the Board of Directors thereof, and that all necessary action for the execution and delivery of this instrument has been taken and done.

Executed this 16 day of September, 2008

Ralph Generali
(printed name)

Authorized Vice President of:

CHASE HOME FINANCE LLC, A DELAWARE LIMITED LIABILITY COMPANY
JPMORGAN CHASE BANK, N.A.
CHASE BANK USA, N.A.

Signed in the presence of:

Erin F. Spencer
(printed name)

(printed name and title)

STATE OF OH)
COUNTY OF Franklin)

This instrument was acknowledged before me this 17 day of Sept, 2008 by Ralph Generali, the Vice President of Chase Home Finance LLC, a Delaware Limited Liability Company, and JPMorgan Chase Bank, N.A., on behalf of said Principals.

[Signature]
Notary Public



My Commission expires: 11/7/2013
Commission No. 2008-PE-206462

AFTER RECORDING RETURN TO:

STATE OF OHIO
COUNTY OF FRANKLIN
1ST DISTRICT

SEP 23 3 03 PM '08

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